* IMPORTANT BENEFIT INFORMATION *

For ACTIVE and RETIREE BCBSMA PLANS

April 27, 2018

Dear Teamsters Local 170 Health & Welfare Fund Member:

This letter is to inform you of changes in the programs and benefits offered to all members enrolled in Blue Cross BlueShield of Massachusetts (BCBSMA) plans.

All BCBSMA Plans

Change to current Fitness reimbursement

Current Benefit:
The current Fitness reimbursement for BCBSMA members provides reimbursement of $200 Individual/$400 Family annually if you are a member for three or more consecutive months in a qualified health club. Presently, this fitness reimbursement applies only for fees paid to: privately-owned or privately-sponsored health clubs or fitness facilities, including individual health clubs and fitness centers; YMCAs and YWCAs; Jewish community centers; and municipal fitness centers. No reimbursement will be provided for any health club initiation fees or fees or costs you pay for personal training sessions, country clubs, social clubs (such as ski or hiking clubs), sports teams or leagues, spas, instructional dance studios, and martial arts schools.

New benefit effective July 1, 2018:
Effective July 1, 2018, the Teamsters Local 170 Health and Welfare Fund is enhancing the benefit for Fitness reimbursement. BCBSMA will now provide $200 Individual/$400 Family on an annual basis for the following:
Local school and town sports programs  Baseball  Pilates  
Gym memberships at the gym of your choice  Cheerleading  Race fees  
New cardiovascular home fitness equipment  Dance lessons  Ski lessons  
Ski mountain lift tickets and season passes  Football  Soccer  
Aerobics classes  Gymnastics  Sports camps  
                          Hockey  Swim lessons  
                          Karate  Volleyball  
                          Kickboxing  Weight Watchers®  
                          Lacrosse  Yoga  

For more information or for specific restrictions and requirements, please contact BCBSMA.

Updates to BCBSMA Formulary Program

1. Medications Covered at Tier 3, but Excluded By Standard BCBSMA Plans effective July 1, 2018
The medication in the chart below will be covered at the Tier 3 pharmacy copay level. BCBSMA will be excluding this drug from their standard formulary, but because the Fund has an Open Formulary, these drugs will continue to be covered at a Tier 3 copay level. As always, you may want to ask your doctor if there is a therapeutically equivalent drug available to you at a lower copay tier.

<table>
<thead>
<tr>
<th>Medication Name</th>
<th>Coverage Tier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provigil Lidoderm Patch</td>
<td>This drug will continue to be covered at Tier 3 for Fund members</td>
</tr>
</tbody>
</table>

2. Medications Covered at Tier 1 or Tier 3, but now covered at a $0 copay with Quality Dosing Limits, effective July 1, 2018

BCBSMA will be moving the drugs in the chart below to a $0 pharmacy copay for eligible members. As part of the change, there will be a quality dosing limit implemented for these medications.

<table>
<thead>
<tr>
<th>Medication Name</th>
<th>Dosing Limit</th>
<th>New Copay as of July 1, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Naloxone</td>
<td>Two syringes per 30 days</td>
<td>$0</td>
</tr>
<tr>
<td>Narcan</td>
<td>Two nasal spray devices per 30 days</td>
<td>$0</td>
</tr>
</tbody>
</table>
3. Medication Requiring Prior Authorization effective July 1, 2018

Beginning July 1, 2018, BCBSMA will require prior authorization for the medications listed below when administered in a doctor’s office, home health care setting, by home infusion therapy providers, or in an outpatient hospital setting.

<table>
<thead>
<tr>
<th>Medication Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cosentyx</td>
</tr>
<tr>
<td>Hemlibra</td>
</tr>
<tr>
<td>Inflectra</td>
</tr>
<tr>
<td>Kevzara</td>
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<tr>
<td>Rebinyn</td>
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<tr>
<td>Renflexis</td>
</tr>
<tr>
<td>Siliq</td>
</tr>
<tr>
<td>Taltz</td>
</tr>
<tr>
<td>Tremfya</td>
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<tr>
<td>Tretten</td>
</tr>
</tbody>
</table>

If you are currently taking this prescription, you will receive a letter from BCBSMA advising a prior authorization submitted by your provider is necessary.

4. Medications with a New Quality Care Dosing Limit

To make sure that the quantity and dose of a medication meets the Federal Drug Administration, manufacturer, and clinical recommendations, BCBSMA is adding a Quality Care Dosing Limit to the following medication.

<table>
<thead>
<tr>
<th>Medication Name</th>
<th>Quality Care Dosing Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Evzio</td>
<td>Two vials per 30 days</td>
</tr>
</tbody>
</table>

For more information about your prescription coverage, visit bcbsma.com/bluelinks.

Respectfully yours,

The Board of Trustees
Teamsters Local 170 Health & Welfare Fund
This document is intended to serve as a “Summary of Material Modifications” (SMM) pursuant to the requirements of Section 104 of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). This SMM is provided to notify you of certain changes to the Teamsters Local 170 Health & Welfare Fund Pharmaceutical Benefit Plan. The effective dates of the changes are noted. Please keep this SMM with your Summary Plan Description for future reference. This document summarizes certain provisions of the Plan. If there is any conflict between the terms of the Plan document and this document, the terms of the Plan document will govern. The Teamsters Local 170 Health & Welfare Fund reserves the right to interpret and resolve any ambiguities in the Plan or any document relating to the Plan. If you have any questions after reviewing the SMM, you may call the Health & Welfare Fund at 1-508-791-3416. The Teamsters Local 170 Health & Welfare Fund reserves the right to change or terminate the health care benefits you currently receive, to change or terminate the eligibility of classes to be covered by the health plan, to change or terminate any health plan term or condition, and to terminate the entire health plan or any part of it at any time and for any reason. No consent of any employee/retiree is required to terminate, modify, amend or change the health care benefits provide by Teamsters Local 170 Health & Welfare Fund.

Teamsters Local 170 Health & Welfare Fund does not discriminate on the basis of race, color, national origin, age, disability or sex.
Reminder: Wellness Programs, Discounts and Other Services

Currently, the Fund offers all members several valuable benefits and programs intended to assist you in maintaining and/or improving your health. These benefits and programs provide you with either free, discounted, and/or reimbursement for certain products, services and activities. Taking advantage of these programs can make you healthier and save you money!

Active and Retiree Dental Plan through BCBSMA:

Enhanced Dental Benefits are available for members diagnosed with Diabetes, Coronary Artery Disease, Oral Cancer, and those who are pregnant. If you have one of these conditions, you are eligible to receive the following additional condition-specific benefits: • One cleaning or periodontal maintenance every 3 months* • Adjunctive pre-diagnostic oral cancer screening once every 6 months • Topical fluoride treatment once every 3 months. Enhanced Dental Benefits are provided at no additional cost to you. These services are not subject to a deductible, co-insurance, or annual maximum when provided by a participating or preferred provider. If you have one of these conditions and are not currently enrolled in the Enhanced Dental Benefit program, your provider may submit an enrollment form on your behalf.

BCBSMA Members

Health Coaching through BCBSMA:

Coaches are available to you for no additional cost. You can contact a health coach at 888-509-9654 to address issues related to tobacco cessation, healthy eating, getting active, weight management, stress, and receive referrals for depression and substance abuse programs.

Nutritional Counseling:

Your health plan includes benefits for Nutritional Counseling when provided by a Licensed Dietician Nutritionist. You must obtain a referral from your primary care physician to receive the highest level of benefits. Your in-network cost is a $20 copayment.
Blue365:
This program is exclusive to BCBSMA members and offers great health and wellness deals that can help keep you and your family healthy and happy every day of the year.

- **Health and Wellness**—Fitness, weight management, elective procedures, complementary and alternative medicine, stress management, and quality care resources.

- **Family Care**—Senior care advisory services, long-term care insurance, and Medicare options.

- **Financial Wellbeing**—Financial services and assessments and information about Medicare Prescription drug coverage.

- **Travel**—Worldwide health coverage, travel tips, and more.

**Weight Loss Benefit**
You’re eligible to receive up to $300 (per contract per calendar year) toward fees for certain Weight Watchers® traditional or at work programs, or hospital-based weight loss programs.

**Weight Watchers® Discount**
To get the discount, you must present your Blue Cross Blue Shield of Massachusetts ID card at any New England Weight Watchers location. Workplace meetings may also be available.

**Living Healthy Babies®**
With this program, you can get special information and discounts before, during, and after pregnancy.

**Ovia™ Pregnancy app**
*From Day 1 to birth day, your journey starts with Ovia™ Pregnancy app*
BCBSMA has partnered with Ovia™ Health, an independent company and developer of the Ovia Pregnancy app, to make it easier for you to find maternity information and guidance when you need it.

**Text4baby**
Text4baby is a free mobile information service designed to promote maternal and child health. An educational program of the National Healthy Mothers, Healthy Babies Coalition (HMHB), Text4baby provides pregnant women and new moms with information to help them care for their health and give their babies the best possible start in life. Women who sign up for the service by texting BABY (2229) to 511411 (or BEBE (2323) in Spanish) will receive free SMS text messages each week, timed to their due date or baby’s date of birth. This program is offered at no additional charge through certain cell phone carriers. You can also register online at www.text4baby.org.

**New Moms: Get Your Breast Pump—at No Cost**
Your coverage may include the rental or purchase of a dual electric breast pump or a manual breast pump at no cost to you. This means you do not have to pay a copayment, co-insurance, or a deductible. If you’re eligible, you’ll also be fully covered for breastfeeding support. Covered services are only available from Blue Cross contracted providers with a prescription.
Living Healthy Naturally℠
Under this program, you can save up to 30% off alternative therapies from in-network practitioners nationwide. Covered services include:

- Massage therapy
- Acupuncture
- Nutrition counseling
- Naturopathic
- Pilates
- Personal training
- Yoga
- Tai chi
- Qi (Chi) gong
- Mind-body therapies

Living Healthy® Programs
BCBSMA offers prevention screenings that detect a wide variety of medical conditions before they become serious and help you get the most out of your health care partnerships.

Living Healthy Smoke-free℠
BCBSMA offers tobacco cessation programs and resources that can help you quit and stay tobacco-free.

Safe Beginnings® Discount
You can save 15 percent on a wide selection of child safety products and infant and toddler accessories from The Catalog for Safe Beginnings®.

You can learn more about these programs by logging on to www.myblue.bluecrossma.com

Fallon members:

Nutritional Counseling:
Nutritional counseling is covered at copayment level of your plan; if being done by PCP, it would be the PCP copayment level and if done by specialist, it would be the specialist copay level.

It Fits:
Reimburses $200 Individual/$400 family for the following activities

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Aerobics classes

Weight Watchers:
Get discounted rates when you sign up for Weight Watchers

CVS Pharmacy Discounts:
Members get a 20% discount on more than 1,500 CVS/pharmacy-brand health-related products—good at any CVS/pharmacy store or online at cvs.com.

Oh Baby!
Expectant parents get the information and resources they need to take care of the "little things" in life. The perks include prenatal vitamins, a free convertible toddler car seat, a free breast pump, reimbursement toward the cost of childbirth classes, and more.

Eyewear discounts:
Members save up to 35% on frames and get additional discounts on contact lenses, laser vision correction and nonprescription sunglasses—at thousands of locations nationwide.

Nurse Connect:
Free access to registered nurses 24 hours a day, seven days a week, 365 days a year by phone.

Quit to Win: Smoking cessation program
Free counseling with tobacco cessation experts by telephone.

Healthwise® Knowledgebase:
This free online encyclopedia features information on diseases, treatment, medications and other important health topics. Go to the Healthwise Knowledgebase.

Please contact Fallon customer service at 800-868-5200 or log-in to the Fallon website www.fallonhealth.org for any requirements, restrictions and/or more detailed information.

Respectfully yours,

The Board of Trustees
Teamsters Local 170 Health & Welfare Fund

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